We need community people—business people—to support us in our efforts to elevate academic excellence and good character—to convey to the young that we value the qualities we pay lip-service to. We need businesspeople who can stimulate interest in career development and training. Students have heard it all before from teachers and counselors. They need to see it and hear it from the people who will be doing the hiring and firing.

And finally, we just need more adults who will spend time with these kids; kids who haven't had many caring adults in their lives. Someone to read to them, to listen to them read, to treat them like they are somebody.

I can't tell you how many people tell me, "I feel so sorry for those kids." Well, frankly, that's not good enough.

There is a revealing exchange between the great Englishman Samuel Johnson and his friend and biographer James Boswell in the greatest biography ever written. Boswell confesses, "I have often blamed myself for not feeling for others as sensibly as many say they do." Johnson replies, "Don't be duped by them anymore. You will find these very feeling people are not ready to do any good. They pay only by feeling."

He's right. When the young have grown to adulthood, they will not think kindly of those adults who have given them sympathy without help.

#### TRIBUTE TO HOLLI DUNAYER

#### HON. CAROLYN McCARTHY

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES Thursday, May 24, 2001

Mrs. McCARTHY of New York. Mr. Speaker, I proudly recognize the academic and personal achievements of Holli Dunayer of East Meadow, New York.

Holli is a spirited and dedicated woman who has triumphed through life's continual ups and downs.

Although Holli gave her all to the North Bellmore Hair Salon family business, she always wanted to contribute to the community. While managing the salon, Holli helped the neighborhood's homeless, organizing a benefit for the poor from her store.

But times were difficult for Holli. In the early 1990s, she lost her home, was divorced, and went on public assistance so she could care for her daughter, Samantha, then seven.

But Holli bounced back.

In 1996, she enrolled in Nassau Community College, where she received an Associate's Degree in sociology. Holli was awarded a partial scholarship to Adelphi University, where she received a Bachelor's Degree in social work last year. On Sunday, May 20th, 2001, Holli received a Master's Degree in social work from Adelphi University.

While Holli pursued her Master's Degree, she interned in my Hempstead District office. I was impressed by her commitment, and I hired her as a full-time legislative aide to handle education, IRS, grants and passports. I'm excited to have a second social worker on my staff.

Holli is a recipient of a \$5,000 Maurice Paprin Memorial Fellowship given to students who demonstrate commitment to social change through past or present work.

Holli calls her employment "poetic justice" since she has gone from the government taking care of her to being a government employee helping others in tough situations. Holli is proof that hard work and dedication is all you need to make your dreams come true.

I congratulate Holli and her daughter, Samantha, now 15, on their achievements and Holli's graduation.

I am honored to have her as a member of my staff and as my friend.

 $\begin{array}{c} \text{INTERNATIONAL MIGRATORY BIRD} \\ \text{DAY} \end{array}$ 

### HON. ROBERT A. BORSKI

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 24, 2001

Mr. BORSKI. Mr. Speaker, I rise today in recognition of International Migratory Bird Day (IMBD), which was officially celebrated on Saturday, May 12, with hundreds of events across the country including one at Philadelphia Zoo.

International Migratory Bird Day celebrates the annual return of millions of birds from wintering habitats in Latin America and emphasizes that the continued enjoyment of these birds depends upon our actions as consumers, homeowners, and citizens. At least 200 species of birds migrate to, from and through Philadelphia each year.

In addition to the sheer enjoyment of watching them, migratory birds are important biological indicators of ecosystem health as well as sentinels for potential human health risks. Their populations are declining dramatically due to the destruction and degradation of their habitat throughout the Americas. Making small changes to some of our daily habits can contribute to the conservation of migratory birds and their habitats, as well as the planet's overall health.

One small change is drinking shade-grown coffee, which helps protect habitat for migratory birds. According to experts at the U.S. Fish and Wildlife Service, the way coffee is grown can have a direct effect on many of the birds we see in our neighborhoods each spring. Coffee farms or plantations that leave a canopy of shading trees ("shade-grown coffee") benefit migratory birds by providing habitat for their wintering grounds in Mexico, Central and South America, and the Caribbean. The Wilson's warbler, scarlet tanager, northern oriole, indigo bunting, and wood thrush are among the dozens of migratory birds that spend part of their lives in the U.S. and that winter in the coffee-growing regions of Latin America.

Encouraging our local coffee shop or grocery store to carry shade-grown coffee is one way that each of us can make a difference. Another way is becoming more informed about migratory birds and the threats to their habitats through involvement in bird watching and other programs such as those at Philadelphia Zoo. The Zoo's involvement in avian conservation dates to before the opening of its original Bird House in 1916. More recently, scientists at Philadelphia Zoo have played a major role in the conservation of the American

bald eagle. Once on the brink of extinction due to the use of the pesticide DDT, which was banned in the 1970s, the bald eagle is a national conservation success story. The Zoo's pair of eagles was brought to the Zoo by wildlife rehabilitators when it

Today, America's First Zoo is building a new Avian Conservation Center that will feature state-of-the-art exhibitions and research facilities illustrating the diversity of the world's bird populations and their varied habitats. A central focus will be the challenges of conservation and preservation of rare species like Micronesian kingfishers, which are extinct in the wild. A key aim of the Center is to increase visitor awareness of avian conservation and issue a "conservation call to action."

We can also encourage innovative publicprivate partnerships such as the bird conservation initiative that was announced at the Zoo, when City and U.S. Fish and Wildlife officials met to formally recognize Philadelphia as the third Migratory Bird Treaty City in the nation.

I applaud the City of Philadelphia, the U.S. Fish and Wildlife Service, and Philadelphia Zoo for their efforts to promote the conservation, habitat restoration, protection and hazard reduction of migratory birds, and all those organizations and individuals celebrating International Migratory Bird Day.

INTRODUCTION OF THE COBRA COVERAGE EXTENSION AND AF-FORDABILITY ACT OF 2001

### HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES Thursday, May 24, 2001

Mr. STARK. Mr. Speaker, I rise to join with my dear friend Representative JOE MOAKLEY (D–MA) to introduce the COBRA Coverage Extension and Affordability Act of 2001.

COBRA is the law that allows employees who face a change in their work status—and would otherwise lose their health insurance—to be able to continue that same coverage through their previous employer for a period of generally 18 months and sometimes as much as 36 months depending upon their particular situation. During this continuation period, employees must pay 102% of the cost of their current health insurance plan. That means they pay their previous employer share, their own share, and an extra 2% to make up for any administrative costs faced by their previous employer for maintaining their coverage.

COBRA was created in order to provide a bridge for workers to be able to maintain health benefits for themselves and their families. It has been in place since 1986 and is overdue for remodeling.

The bill we are offering today makes three key improvements to existing COBRA law:

- (1) It extends the length of time that COBRA continuation benefits are available for all workers and their families from an average of 18 months to 5 years with workers paying 102% of premiums as required under current law.
- (2) It creates a new category of COBRA continuation coverage for people age 55 and

over. Anyone age 55 and over is eligible to extend the 5 year limitation on COBRA coverage. They are able to keep their COBRA coverage until they become eligible for Medicare. If they choose to extend this coverage beyond the 5 year limitation, they will be responsible for premium payment of 125% the cost of the employer plan.

(3) It makes all COBRA recipients eligible for a refundable federal tax credit worth 50% of their premium costs.

The attraction of the COBRA program is that it enables people to maintain continuity of coverage when they are between jobs, or temporarily in a job that doesn't offer health benefits. It also usually allows them to maintain much more comprehensive coverage than would be available in the individual health insurance marketplace at a similar cost. Unfortunately, 18 months is often not enough time for someone to obtain a new job with comprehensive health care benefits for themselves and their family.

Our legislation would allow people to maintain the safety net of COBRA for up to five years—which should provide ample time for a new position with solid benefits to be found. Because the worker pays 102% of the premiums, there is no cost to the employee of maintaining them in their group plan.

Our legislation goes even further for people age 55 and older because many people in this age category retire before becoming eligible for Medicare or find themselves "downsized" out of a job. These people are the least likely segment of our population to be able to obtain affordable coverage in the individual health insurance marketplace. And, with the aging of the baby boom generation, this is a quickly growing segment of our population. In 1999, there were 23.1 million Americans in this age group. This number is expected to grow to 35 million by 2010 and to 42.5 million by 2020.

For these people, we would enable them to extend COBRA coverage until they become eligible for Medicare. This provision would provide them with stable health insurance until they become covered by Medicare. The bill recognizes the fact that this age group is more expensive to insure and compensates business accordingly by increasing the cost of participation to the worker form 102% of the premium to 125% of the premium cost if they maintain COBRA more than the standard of five years put forth in the first provision of our legislation.

Finally, we are especially excited about the provision that provides a new, refundable tax credit worth 50% of the premium costs. This tax credit is vitally important because health insurance is expensive! We are requiring people to pay 102% of the premium and these are often people with no job—or seriously underemployed for a temporary period of time. Overall premiums for health insurance have an average annual cost of \$2400 for an individual and more than \$6000 for a family.

The tax credit will defray some of the otherwise potentially unaffordable new cost forced on workers who wish to take advantage of the COBRA continuation option. They will still be responsible for much more of the cost than under a comprehensive employer-provided health plan in which the employer pays 80% and the employer pays 20%. But, this tax credit will enable many more people to take advantage of the opportunity to remain insured until another employer-provided plan becomes available to them.

Many of our colleagues on the other side of the aisle are enamored of a tax credit approach to solve the problem of the uninsured. Unfortunately, those members refuse to create a marketplace where health insurance would be made affordable and be fairly offered. The beauty of attaching a tax credit to COBRA continuation benefits is that you have guaranteed buy-in to a group health plan with comprehensive benefits that does not underwrite the price of the premium based on an individuals'—or their families'—health status.

This bill has something in it for everyone. It builds on the existing COBRA law. It helps people who are between jobs maintain affordable, comprehensive health insurance for themselves and their families. And, it includes the favorite solution put forth by the Republicans to reduce the number of uninsured—a tax credit approach.

Again, we know this bill is no panacea for solving all of the health insurance problems facing our nation. However, it certainly makes dramatic improvements on the status quo.

We look forward to working with our colleagues on both sides of the aisle to enact the COBRA Coverage Extension and Affordability Act and make important strides to help workers maintain affordable, continuous health insurance coverage for themselves and their families.

# MEMORIAL TO BOYARSKI FAMILY ESTABLISHED

### HON. PAUL E. KANJORSKI

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES Thursday, May 24, 2001

Mr. KANJORSKI. Mr. Speaker, I rise today to commend the law enforcement officers of Luzerne County and other members of the community, including the Hazleton Standard-Speaker, who have worked to establish a memorial to the late Luzerne County Deputy Sheriff Eugene Boyarski and his family.

Deputy Sheriff Boyarski faced threats for doing his job, and when he refused to give in, he and his family were murdered by a firebomb thrown into their home in the middle of the night on February 14, 1976.

The stone memorial will be dedicated next week outside the Luzerne County Courthouse Annex in Hazleton. It will read: "Deputy Sheriff Eugene Boyarski, his wife Lorraine and his family who tragically died in the intentional fire bombing of their home on Feb. 14, 1976, and all the deputy sheriffs from the Greater Hazleton area and Luzerne County who serve their community and elected sheriff with pride and honor."

The ceremony will also include the presentation of the Boyarski Memorial Award, which will be given each year to a law enforcement officer. The first recipient of this award will be State Trooper Thomas McAndrew of Troop N in Hazleton "for his dedication, resourcefulness and tenacity above and beyond the call of duty during the recent Algar/Molina homicide investigation."

Trooper McAndrew certainly deserves this award for his efforts as the lead investigator, spearheading the intensive probe that led to two arrests and convictions. I am honored to have been asked to participate in this solemn ceremony.

Deputy Sheriff Boyarski's memory will also be perpetuated at the county courthouse in Wilkes-Barre with a plaque and a display of photographs and news clippings. In addition to these memorials and the award, a scholarship in his name will help students to pay for the six-month course at Lackawanna Junior College's branch campus in Hazleton that certifies them to become deputies or police officers.

Every day, our law enforcement officers put their lives on the line to protect our communities. Too often we take their service for granted, and I am pleased that Deputy Sheriff Boyarski's courage will continue to be remembered and honored in Luzerne County.

Mr. Speaker, I am pleased to call to the attention of the House of Representatives these efforts to honor the memory of the Boyarski family, and I commend all those who worked to created this lasting memorial.

# CONGRATULATIONS DON AND MARY LOU JACOBS

### HON. JAMES A. BARCIA

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES Thursday, May 24, 2001

Mr. BARCIA. Mr. Speaker, I rise today to honor Don and Mary Lou Jacobs of Bay City, Michigan, as they prepare to celebrate fifty years of marriage and a life-long commitment to each other and their nine children. The Jacobs' dedication and loving relationship serves as an excellent model for their family, friends and neighbors.

Don and Mary Lou met at LaLonde's Ballroom on Center Avenue in Hampton Township, Michigan. After a year and a half of courtship, Don proposed, and Mary Lou accepted. They were married on the twenty-sixth of May, 1951, and their marriage has been with nine wonderful blessed children: Maureen, Marie, Marlene, Donald, Darrell, Michele, Darin, Duane and Marcia. Mary Lou has devoted her life to raising and nurturing the children and providing a stable and supportive family environment. Don had a long and distinguished career in the automobile industry and, in 1988, retired from the UAW International staff giving him more time to spend with Mary Lou, their children and their grandchildren.

In today's society, it is a rare and praise-worthy occasion for a couple to spend fifty years together. Over the years, Don and Mary Lou have had many good times and much happiness to celebrate. Like any strong relationship, they also depended upon each other and their family to overcome some hardships. Their enduring love helped them make it through those times of strife and only served to deepen and enrich the joy of their partnership.

À good marriage is one of life's greatest covenants because it represents a declaration of love, and, as Paul said in his Letter to the Corinthians, "Though I speak with the tongues of men and angels, but do not have love, I am nothing." Don and Mary Lou exemplify the promises outlined in the marriage pledge that so many others have invoked: through sickness and health, for richer or for poorer, their commitment and their love has remained strong.

Mr. Speaker, I ask my colleagues to join me in congratulating Don and Mary Lou Jacobs